

Enrolling for Federal Employees Health Benefits (FEHB)

To compare plans go to: <http://www.opm.gov/insure/>

U.S. OFFICE OF PERSONNEL MANAGEMENT
Recruiting, Retaining and Honoring a World-Class Workforce to Serve the American People

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Healthcare and Insurance

Quality Benefits for the Federal Family

Main Health Dental Vision Life Flexible Spending Accounts Long Term Care Videos Contact Us Help

Affordable Care Act Changes to the SF 2809

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New / Prospective Employees

- Am I eligible?
- How do I enroll?
- How do I find a plan?
- What benefits are available?
- How much do I pay for coverage?

Federal Employees

- How do I find a plan?
- When and how can I make changes to my coverage?
- What benefits are available?
- Are my family members covered?
- Can my family coverage continue if I die?
- Can I continue coverage into retirement?

Retirees / Survivors

- When is the next Open Season?
- When and how can I make changes to my coverage?
- Do my premiums or benefits change now that I'm retired?
- I'm eligible for Medicare. What do I do?
- Can I suspend my coverage?
- Can my family coverage continue if I die?

Benefits Officers

- When is the next Open Season?
- Where can I get benefit information to distribute?
- I want to have a benefits fair. How can I get contacts for each Program for an Open Season fair or a mid-year benefit fair?
- What resources are available to me?
- Where can I go if I have questions?

Featured Videos

loading videos... [More Videos](#)

Help me find...

- How much do I pay for coverage?
- How do I report a death?
- Where can I get benefit information to distribute?

Quick Links

- Federal Benefits Open Season
- Federal Benefits FastFacts
- Compare Health Plans
- Compare Dental and/or Vision Plans
- Flexible Spending Calculator
- Agency Contact Information
- Health Brochures
- Dental Brochures
- Vision Brochures

Health	Dental	Vision	Life	Flexible Spending Accounts	Long Term Care
Compare Health Plans	Compare Dental Plans	Compare Vision Plans	Rates	FSAFEDS.com	Eligibility
Premiums	Premiums	Premiums	Calculator	Eligibility Jukebox	Enrollment
Plan Information	Plan Information	Plan Information	Handbook	Calculator	Program Information
Guides to Federal Benefits	BENEFEDS.com	BENEFEDS.com	Coverage	Claim Forms	The Law
	FAO	FAO	Religion/Families		Regulations

Click on the bottom left side of the page where it says "Compare Health Plans"

Fill in your zip code then select the plans you want to compare – you can select up to four plans

Select "Non US Postal Service" and "Biweekly" as your pay frequency

You will then be able to compare side-by-side the plans you are interested in

Make sure you write down the Enrollment Code of the plan you are selecting – you will need it for the next portion

Or go to www.plansmartchoice.com for more detailed information on plans and help selecting a plan depending on your situation:

The screenshot shows the PlanSmartChoice website. At the top, the logo reads "PlanSmartChoice™" with the tagline "Selecting a Health Care Plan... Made Sure and Simple for Federal Employees". Below this is a header stating "A free Website to help federal employees choose medical, dental & vision options". The main content area features four tool icons: a magnifying glass for finding the best medical plan, a comparison chart for medical, dental, and vision options, a dollar sign for estimating health care costs, and a piggy bank for tax savings. To the right, there are sections for "New User?" (with a "Start Here" button and "System Requirements" link) and "Existing User?" (with login fields for email and password, a "Login" button, and links for "Forgot Password?" and "Help with 2011 Benefits"). Below the tools is a testimonial from a federal user and a "Preview" button. At the bottom, there are links for "Contact Us", "Privacy", "Terms of Use", "About Asparity", and "News". Logos for "Better Life Insurance" and "FSA FEDS" are in the bottom left, and "POWERED BY ASPARITY" is in the bottom right.

PlanSmartChoice™
Selecting a Health Care Plan... Made Sure and Simple for Federal Employees

A free Website to help federal employees choose medical, dental & vision options

Tools for FEHB, FEDVIP & FSAFEDS benefit selection during new hire enrollment, in Open Season and after life event changes

- Learn which medical plan best meets your personal needs.
- Create a side-by-side comparison of your medical, dental and vision plan options.
- Estimate your total health care costs.
- Take advantage of tax savings.

"I liked your program it made my choice easier and saved me \$2,000.00 in premium costs. Thank you." — Federal User

New User?
Please register if this is your first time using PlanSmartChoice™
[Start Here](#)
[System Requirements](#)

Existing User?
Enter your login information to access PlanSmartChoice™ for 2012 benefits.
Email:
Password:
[Login](#)
[Forgot Password?](#) | [Help with 2011 Benefits](#)

Stakeholder Resources
[Are you an Agency Benefits Officer?](#)
[Do you represent a Health Plan?](#)

[Contact Us](#) | [Privacy](#) | [Terms of Use](#) | [About Asparity](#) | [News](#)


A free site - thanks in part to support from:

©2011 Asparity Decision Solutions

You will need to register to use this website however you will be able to select specific criteria that pertains to you and/or your family's health situation – which will give you a better breakdown of the costs and options available for you.

To select your FEHB plan go to: <https://www.abc.army.mil/>

Click on "EBIS" - Employee Benefit Information System on the top right corner of the page



ARMY BENEFITS CENTER-CIVILIAN (ABC-C)
303 MARSHALL AVENUE
FORT RILEY, KS 66442-5004
(877) 276-9287

Home Site Map Contact Us

Benefit Topics

- [Court Ordered Benefits](#)
- [Financial Fitness](#)
- [Forms](#)
- [Health Insurance](#)
- [Life Insurance](#)
- [Open Season](#)
- [Retirement](#)
- [Retirement Readiness NOW](#)
- [Social Security](#)
- [TSP](#)
- [Uniformed Services](#)

How Do I...?

- [Change my beneficiary?](#)
- [Change my date of retirement?](#)
- [Change my mailing address?](#)
 - [Current employee](#)
 - [Retiree](#)
- [Change or reset my ABC PIN?](#)
- [Change my TSP contributions?](#)
- [Contact someone after I retire?](#)
 - [ABC-C](#)
 - [OPM](#)
- [Complete the retirement forms?](#)
- [Enroll in dental or vision insurance?](#)
- [Enroll in a Flexible Spending Account \(FSA\)?](#)
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 - [CSRS/CSRS Offset](#)
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- [Make a deposit for military service?](#)
 - [CSRS/CSRS Offset](#)
 - [FERS](#)
- [Request a retirement estimate?](#)
 - [ABC-C telephone system](#)
 - [EBIS](#)

Announcements

The Federal Benefits Open Season begins Monday, 14 November 2011 and runs through midnight on Monday, 12 December 2011. Click [here](#) for more information.

Federal Employees Health Benefits (FEHB): Changes to your FEHB enrollment must be made through the ABC-C. Information on 2012 premiums is available at <http://opm.gov/insure/health/rates.asp>.

Federal Employees Dental and Vision Insurance Program (FEDVIP): Your coverage automatically continues if you are currently enrolled. Open season information is available at <https://www.benefeds.com>.

Flexible Spending Account (FSAFEDS): If you are currently participating in FSA, you must re-enroll for 2012. Enrollment information for 2012 is available at <http://www.fsafeds.com>.

PlanSmartChoice, an online suite of health plan selection tools, is free to all Federal employees. For a demonstration or to register, visit their website at <https://www.plansmartchoice.com>.

The current leave year ends 31 December 2011. If you have use or lose, your retirement date should be 31 December 2011 or before. If you have use or lose and retire after that date, you will lose any unused annual leave over 240 hours. More information is available in the [October 2011 Newsletter](#).


Are you wanting to change your date of retirement or withdraw your retirement application? The [Date of Retirement \(DOR\) Change or Withdrawal Form](#) must be submitted. This form may be scanned and emailed to ABC-C.

Effective 3 October 2011, the Army Benefits Center - Civilian (ABC-C) Employee Benefits Information System (EBIS) will be accessible only by Common Access Card (CAC). Users are still required to enter their Social Security Number (SSN) and ABC-C Personal Identification Number (PIN) to access their personal information in EBIS. Click [here](#) for more information.

Newsletters


- [ABC-C Newsletter - Federal Benefits Open Season Edition - November 2011](#)

How Do I Access the ABC-C?



[Employee Benefits Information System \(EBIS\)](#)

Problems accessing EBIS? Click [here](#) for information and assistance.



[IVRS Automated Telephone System](#)

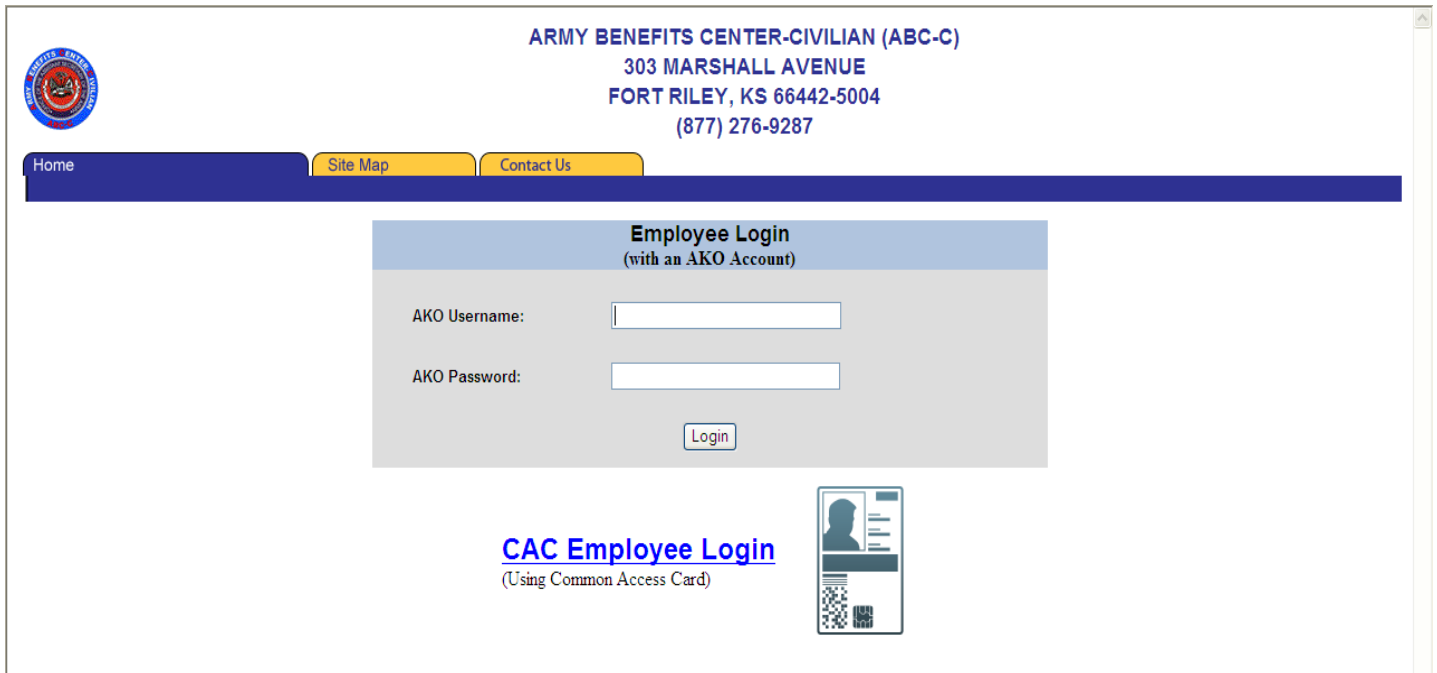
[IVRS Menu Chart](#)

Useful Links

- [Army Knowledge Online \(AKO\)](#)
- [CPOL Employee Portal \(Army Portal\)](#)
- [Federal Employees Dental and Vision Insurance Program \(FEDVIP\)](#)
- [Federal Employees Flexible Spending Account \(FSAFEDS\)](#)
- [Field Advisory Services \(FAS\)](#)
- [Long Term Care Insurance \(LTCI\)](#)
- [myPay](#)
- [Office of Personnel Management \(OPM\)](#)
- [Social Security Administration \(SSA\)](#)
- [Thrift Savings Plan \(TSP\)](#)

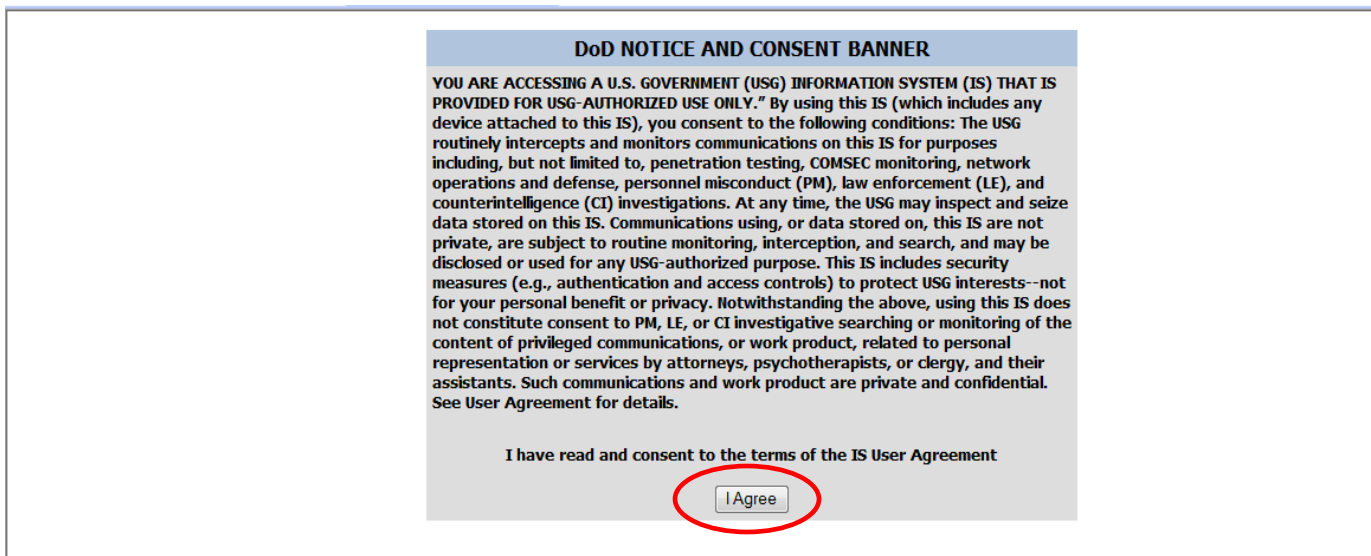
There are two ways to log into EBIS. The first option is entering your Army Knowledge Online (AKO) username and password. Your username is usually your first name period last name.

The other option is by clicking the “CAC Employee Login” tab. Your CAC must be registered on the AKO website in order to log in using this method.



The screenshot shows the Army Benefits Center-Civilian (ABC-C) website. At the top, there is a header with the Army logo on the left and the following text: "ARMY BENEFITS CENTER-CIVILIAN (ABC-C)", "303 MARSHALL AVENUE", "FORT RILEY, KS 66442-5004", and "(877) 276-9287". Below the header is a navigation bar with links: "Home", "Site Map", and "Contact Us". The main content area features two login options. The first is "Employee Login (with an AKO Account)", which includes fields for "AKO Username:" and "AKO Password:", and a "Login" button. The second is "CAC Employee Login (Using Common Access Card)", which includes a small icon of a Common Access Card.

Click on “I agree”:



The screenshot shows a "DoD NOTICE AND CONSENT BANNER". The text reads: "YOU ARE ACCESSING A U.S. GOVERNMENT (USG) INFORMATION SYSTEM (IS) THAT IS PROVIDED FOR USG-AUTHORIZED USE ONLY." By using this IS (which includes any device attached to this IS), you consent to the following conditions: The USG routinely intercepts and monitors communications on this IS for purposes including, but not limited to, penetration testing, COMSEC monitoring, network operations and defense, personnel misconduct (PM), law enforcement (LE), and counterintelligence (CI) investigations. At any time, the USG may inspect and seize data stored on this IS. Communications using, or data stored on, this IS are not private, are subject to routine monitoring, interception, and search, and may be disclosed or used for any USG-authorized purpose. This IS includes security measures (e.g., authentication and access controls) to protect USG interests--not for your personal benefit or privacy. Notwithstanding the above, using this IS does not constitute consent to PM, LE, or CI investigative searching or monitoring of the content of privileged communications, or work product, related to personal representation or services by attorneys, psychotherapists, or clergy, and their assistants. Such communications and work product are private and confidential. See User Agreement for details.

Below the text, there is a statement: "I have read and consent to the terms of the IS User Agreement". Below this statement is a button labeled "I Agree", which is circled in red.

You will then need to log in as a new user:

EBIS EMPLOYEE BENEFITS INFORMATION SYSTEM

[Help](#)

Welcome to the Employee Benefits Information System (EBIS)...

Department of Army EBIS Login

Current Users:
Enter your SSN and your PIN.

SSN (No Dashes)
PIN
[Reset PIN](#)

User Information:
If you are a new user select the New User button below. Your temporary PIN is your two digit month and the last two digits of your year of birth (MMYY). If you have forgotten your PIN, you will need your latest Leave and Earnings Statement or Notification of Personnel Action to complete the information on the Reset PIN link above. Your new permanent PIN must be six numbers and cannot be in the exact order of your Social Security number, date of birth, service computation date, or repetitive/consecutive numbers.

If you encounter difficulty with your PIN, please contact the HelpDesk @ DSN 856-2000 or 785-239-2000 Monday through Friday, from 0730 to 1600 CT, for assistance.numbers.

In order to establish your log-in you must be a validated user:

EBIS EMPLOYEE BENEFITS INFORMATION SYSTEM

User Validation

In order to establish (or reestablish) your login information you must be a validated user. Enter the information below and click the continue button to be validated as a user.

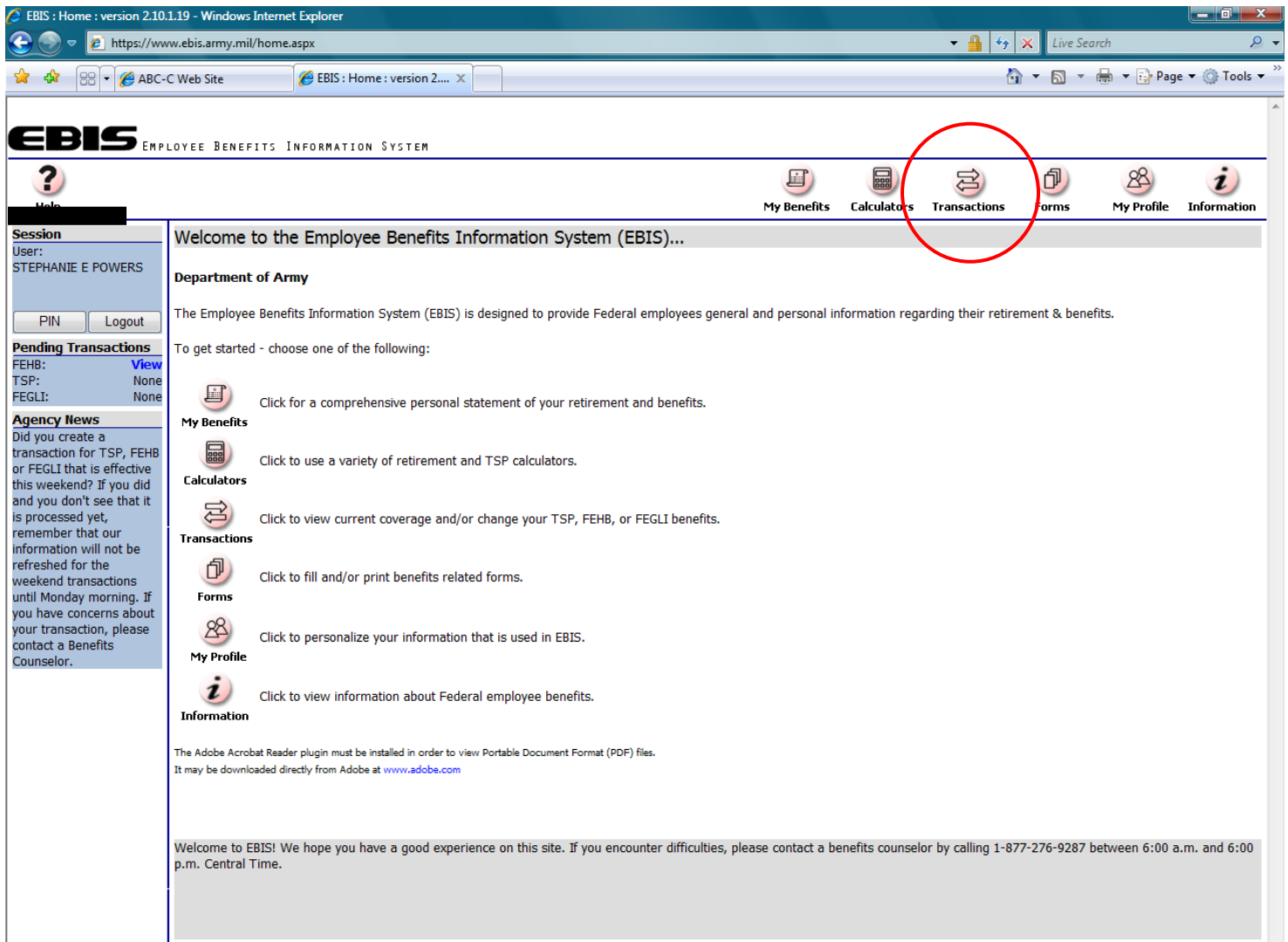
Enter Your Social Security Number (NNNNNNNN):
Enter Your Temporary PIN:

If you are a NEW USER your temporary PIN is your two digit month and the last two digits of your year of birth (MMYY). For example, if you were born April 1948, you would use 0448 as temporary PIN. If you have FORGOTTEN your PIN, your new permanent PIN must be six numbers and cannot be in the exact order of your Social Security number, date of birth, service computation date, or repetitive/consecutive numbers.

Enter your social security number without dashes and your temporary pin – your temporary pin is MMYY of your birthday for example September 1973 would be 0973 then click “continue”

After you have been validated you will be prompted to create a six digit pin use your social security number and your new pin to log in

After you log in you will come to this screen:
Click on **"TRANSACTIONS"**



This screen is where you can enroll and/or make changes to your FEHB (during open season), make changes to your TSP, and make changes to your FEGLI (items have been covered to protect privacy)

Click on “Change” in the area you are making a change in

Make your changes – this is where you will enter the three digit code for the plan you have chosen

After you have selected your changes and returned to the main screen you will have information on the “pending side” with the changes you have made, you will also have the option to print the forms for your records.

NOTE: PLEASE DO NOT PRINT THE FORMS OUT TO SEND TO US, HRO WILL RECEIVE THIS INFORMATION AUTOMATICALLY WHEN YOU MAKE THE CHANGE.

EBIS EMPLOYEE BENEFITS INFORMATION SYSTEM

Help My Benefits Calculators Transactions Forms My Profile Information

Session
User: [Redacted]
PIN Logout

Pending Transactions
FEHB: View
TSP: None
FEGLI: None

Agency News
Did you create a transaction for TSP, FEHB or FEGLI that is effective this weekend? If you did and you don't see that it is processed yet, remember that our information will not be refreshed for the weekend transactions until Monday morning. If you have concerns about your transaction, please contact a Benefits Counselor.

Transactions

FEHB Current Coverage
Premium cost for temporary employees will be higher than the cost reflected below. Please refer to the Guide to FEHB Plans.
Plan Code [Redacted]
Plan Name [Redacted]
Type of Enrollment [Redacted]
Cost Per Pay Period [Redacted]
History Change

FEHB Pending Transaction
Effective Date: 01/01/2012
Plan Code [Redacted]
Plan Name [Redacted]
Type of Enrollment [Redacted]
Cost Per Pay Period [Redacted]
Printer Friendly Version Void

TSP Current Coverage
You are currently contributing to TSP.
Retirement Plan [Redacted]
Contribution Amount [Redacted]
Contribution Percent [Redacted]
History Change

TSP Pending Transaction
You have no pending transactions.
If you completed a TSP Stop Automatic Enrollment Transaction, it will be retro-actively effective to your start date and there will be no pending transactions.
Void

FEGLI Current Coverage
All FEGLI amounts and costs are based on your age as of the pay period ending date: 11/19/2011.
Enrollment Code: 80

Coverage Type	Amount of Coverage	Cost Per Pay Period	Multiple Factor
Basic	\$0.00	\$0.00	n/a
Option A	\$0.00	\$0.00	n/a
Option B	\$0.00	\$0.00	0
Option C	\$0/\$0	\$0.00	0
Total Cost Per Pay Period		\$0.00	

History Change

FEGLI Pending Transaction
You have no pending transactions.
If you completed a FEGLI transaction that is effective today there will be no pending transaction.
Void

If you believe your benefits elections shown above are not correct, please contact the ABC-C at 1-877-276-9287 and speak to a Benefits Counselor. Counselors are available 6:00 a.m. to 6:00 p.m. Central Time on normal business days.

If you need additional help, please call the Arizona National Guard Human Resources Office:

Phoenix (52nd Street and McDowell): 602-629-4816, 4823, 4834 or 4822; DSN: 853-48xx

161st HR Remote, Phoenix: 602-302-9045; DSN: 853-9045

162nd HR Remote, Tucson: 520-295-6194; DSN: 844-6194